

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-15473-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joelison Dominguez-Martinez  
429 E. 28th Street  
Paterson, NJ 07514

Social Security No.:  
xxx-xx-7430

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 17, 2019

JAN: dmc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joelison Dominguez-Martinez  
 Debtor

Case No. 18-15473-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db +Joelison Dominguez-Martinez, 429 E. 28th Street, Paterson, NJ 07514-1805  
 517399218 +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
 517399225 +CHASE CARD SERVICES, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517399226 +CITIBANK/BEST BUY, CENTRALIZED BANKRUPTCY/CITICORP CREDIT S, PO BOX 790040,  
 ST LOUIS, MO 63179-0040  
 517399230 +FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184  
 517399234 +Juliana Dominguez, 240 Trenton Avenue, Paterson, NJ 07503-1529  
 517547702 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 517399238 +VALLEY NATIONAL BANK M, 1460 VALLEY RD, WAYNE, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2019 01:16:38 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 18 2019 01:16:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517399222 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 18 2019 01:21:45 CAPITAL ONE,  
 PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 517399223 +E-mail/Text: bk.notifications@jpmchase.com Oct 18 2019 01:16:26 CHASE AUTO FINANCE,  
 NATIONAL BANKRUPTCY DEPT, 201 N CENTRAL AVE MS AZ1-1191, PHOENIX, AZ 85004-1071  
 517399227 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2019 01:16:21 COMENITY BANK/EXPRESS,  
 PO BOX 18215, COLUMBUS, OH 43218  
 517399221 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 18 2019 01:24:13  
 Capital 1 Bank/Best Buy, Attn: Bankruptcy Dept., Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517399228 +E-mail/Text: mrdiscen@discover.com Oct 18 2019 01:15:43 DISCOVER FINANCIAL, PO BOX 3025,  
 NEW ALBANY, OH 43054-3025  
 517399229 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2019 01:16:09 DITECH, ATTN: BANKRUPTCY,  
 PO BOX 6172, RAPID CITY, SD 57709-6172  
 517474687 E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2019 01:16:09 Ditech Financial LLC,  
 PO Box 6154, Rapid City, SD 57709-6154  
 517399235 +E-mail/Text: bk@lendingclub.com Oct 18 2019 01:17:04 LENDING CLUB CORP, 71 STEVENSON ST,  
 SUITE 300, SAN FRANCISCO, CA 94105-2985  
 517399237 +E-mail/PDF: gecsedirecoverycorp.com Oct 18 2019 01:21:37 SYNCHRONY BANK/HOME DESIGN,  
 PO BOX 965064, ORLANDO, FL 32896-5064  
 517401519 +E-mail/PDF: gecsedirecoverycorp.com Oct 18 2019 01:24:03 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517436015 Valley National Bank, 1445 Valley Road, 2nd Floor  
 517399219\* +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
 517399224\* +CHASE AUTO FINANCE, NATIONAL BANKRUPTCY DEPT, 201 N CENTRAL AVE MS AZ1-1191,  
 PHOENIX, AZ 85004-1071  
 517399231\* +FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184  
 517399232\* +FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184  
 517399233\* +FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184  
 517399236\* +LENDING CLUB CORP, 71 STEVENSON ST, SUITE 300, SAN FRANCISCO, CA 94105-2985  
 517399220 ##+BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012

TOTALS: 1, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: cscnodsc

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Total Noticed: 20

Date Rcvd: Oct 17, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Joelison Dominguez-Martinez rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4